Exhibit D



Platinum Delta SkyMiles® Credit Card

MARCY ZEVON

▲ DELTA

p. 1/12

	19/25/19		Account Ending	
New Balance Minimum Payme Payment Due Da		Delta SkyMiles® Miles Earned this Period For more details about Rewards, please visit americanexpress.com/rewardsinfo Account Summary		
the Payment Due Date	ng: If we do not receive your Me of 10/20/19, you may have to may be increased to the Penal	pay a late fee of up to	Previous Balance Payments/Credits New Charges Fees Interest Charged \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	
iinimum Payment Warnin ou will pay more in interest kample:	ig: If you make only the minim and it will take you longer to p	num payment each period, pay off your balance. For	New Balance \$ \$67.87	
you make no additional narges and each month you ay	You will pay off the balance shown on this statement in about	And you will pay an estimated total of	Credit Limit \$ Available Credit \$ Cash Advance Limit Available Cash	
Only the Minimum Payment Due	13 years		Days in Billing Period: 30	
	3 years	(Savings = :	Customer Care Pay by Computer americanexpress.com/pbc	
New York Residents: N Department of Financia information on compar Department of Financia	information about your account New York Residents may conta al Services by telephone or visitative credit card rates, fees, an al Services: 1-800-342-3736 or vinportant Changes to Your	ct the New York State t its website for free d grace periods. New York www.dfs.ny.gov.	Customer Care 1-800-257-0770 1-800-472-9297 See Page 2 for additional information.	
	2	Continued on page 3		
Please fold on the perforati	on below, detach and return wit		2 V X	
Payment Coupon Do not staple or use pa	per clips Pay by Composition		y Phone -472-9297 Enter 15 digit account # on all paymen Make check payable to American Expre	
	ZEVON		Payment Due Da: 10/20/1	
MARCY 838 WES	ST END AVE		420000000	
838 WES 3C	ORK NY 10025-5365		Minimum Payment Du	

phone number has changed. Note changes on reverse side. NEWARK NJ 07101-1270

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MARCY ZEVON

Account Ending

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges.

Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval, We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your deposit or other asset account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. The method we use to figure the ADB and interest results in daily compounding of interest.

Paying Interest: Your due date is at least 25 days after the close of each billing period. We will not charge you interest on your purchases if you pay each month your entire balance (or Adjusted Balance if applicable) by the due date each month. We will charge you interest on cash advances and (unless otherwise disclosed) balance transfers beginning on the transaction date.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments (such as a idinary) will be billed at the state such acceptable hearts use. (such as airlines) will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is \$1.00 or more. To request a refund, contact us at the address or phone number as noted below for Customer Care & Billing Inquiries.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.



Customer Care & Billing Inquiries International Collect **Large Print & Braille Statements** Cash Advance at ATMs Inquiries

1-800-257-0770

Hearing Impaired 1-336-393-1111 TTY: 1-800-221-9950

1-800-257-0770

FAX: 1-623-707-4442 1-800-CASH-NOW In NY: 1-800-522-1897

Website: american express.com

Customer Care & Billing Inquiries P.O. BOX 981535 EL PASO, TX 79998-1535

Payments P.O. BOX 1270 NEWARK NJ 071 01-1270

If correct on front,		400000000000000000000000000000000000000							Pay Your Bill with AutoPay			
 To change your For Name, Comp 						mer Care.			· Avoid late fees			
Please print clear									· Save time			
									Deduct your payment from your bank			
Street Address									account automátically each month			
			TTT	111	Ti Ti	TIT						
***			<u> </u>						Visit americanexpress.com/autopay			
City, State									today to enroll.			
Zip Code									Name of the second seco			
Area Code and Home Phone												
Area Code and Work Phone								Vi	For information on how we protect your privacy and to set your communication and privacy choices, please visit			
Email												

www.americanexpress.com/privacy.